



RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

Montana: The Cost of Inaction

Montana Families Suffer

Montana insurance premiums skyrocket

- ✓ In 1999, family health insurance purchased through an employer cost \$5,666.
- ✓ In 2006, the same family health insurance cost \$11,068.
- ✓ By 2016, the same insurance is projected to cost \$25,559, a 131 percent increase over 2006, which will consume 52.2 percent of projected Montana median family income.

More uninsured Montanans

- ✓ Every day, 30 Montanans lose their health insurance.
- ✓ During the last two years, 279,000 Montanans under age 65 went without health insurance for some time, which is 34.3 percent of the under 65 population.
- ✓ In 2007, 153,006 Montanans under age 65 were uninsured for the entire year, which is 18.7 percent of the under 65 population.

Montanans pay higher premiums due to the uninsured

- ✓ Montana families pay a “hidden tax” of \$2,100 on their health insurance premiums due to the unpaid costs of care for the uninsured.

Fewer choices due to consolidated market

- ✓ The two largest health insurance companies in Montana have a combined market share of 85 percent.

Montana Businesses Suffer

Fewer Montanans have health coverage at work

- ✓ In 2002, 57.8 percent of Montanans under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 55.6 percent of Montanans had coverage through their employer.

Fewer Montana small businesses offer health coverage

- ✓ In 1999, 34.9 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 30.6 percent of small businesses offered health benefits.

Montana Economy Suffers

Health care spending climbs

- ✓ In 2004, Montana spent \$4.7 billion on health care.
- ✓ This spending level represents \$5,080 per capita, and is 16.7 percent of the Gross State Product.

Lost economic output of the uninsured due to shorter lives and poorer health

- ✓ This year, the Montana economy will lose \$430 million - \$860 million due to the shorter lives and poorer health of the uninsured.